

**Information to identify the case:**

Debtor 1	<u>Trevor R Tucker</u>	Social Security number or ITIN	xxx-xx-0937
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marlo Makeba Tucker</u>	Social Security number or ITIN	xxx-xx-6840
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20622-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Trevor R Tucker

Marlo Makeba Tucker

8/24/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Trevor R Tucker  
 Marlo Makeba Tucker  
 Debtors

Case No. 18-20622-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb	+Trevor R Tucker, Marlo Makeba Tucker, 521 River Rd, Rahway, NJ 07065-3523
517552782	+CAP1/CASML, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3440
517552783	+CAP1/DBARN, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517552784	+CAP1/L&T, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517552799	+PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401-8703
517552802	+SST/SYNOVUS, PO BOX 3997, SAINT JOSEPH, MO 64503-0997

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: cforman@iq7technology.com Aug 24 2018 23:27:42 Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2018 23:26:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 24 2018 23:26:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: AISACG.COM Aug 25 2018 03:08:00 AIS Portfolio Services LP, 4515 N Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+EDI: RMSC.COM Aug 25 2018 03:08:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517552779	+EDI: AMEREXPR.COM Aug 25 2018 03:08:00 AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
517552780	+EDI: TSYS2.COM Aug 25 2018 03:08:00 BARCLAYS BANK DELAWARE, P.O. BOX 8803, WILMINGTON, DE 19899-8803
517552790	+EDI: CAPITALONE.COM Aug 25 2018 03:08:00 CAPITAL ONE, PO BOX 26625, RICHMOND, VA 23261-6625
517552791	+EDI: CAPITALONE.COM Aug 25 2018 03:08:00 CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517552785	EDI: CAPITALONE.COM Aug 25 2018 03:08:00 CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517552792	+EDI: CAPONEAUTO.COM Aug 25 2018 03:08:00 CAPITAL ONE AUTO FINAN, 3901 DALLAS PKWY, PLANO, TX 75093-7864
517552793	+EDI: CHASE.COM Aug 25 2018 03:08:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
517552794	+EDI: CITICORP.COM Aug 25 2018 03:08:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517571093	+EDI: AISACG.COM Aug 25 2018 03:08:00 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517552795	+EDI: TSYS2.COM Aug 25 2018 03:08:00 DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
517552797	+EDI: CBSKOHL.S.COM Aug 25 2018 03:08:00 KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517552801	+EDI: SEARS.COM Aug 25 2018 03:08:00 SEARS/CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
517552800	+EDI: SEARS.COM Aug 25 2018 03:08:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
517552803	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/6TH AVE ELECTRNC, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517552804	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
517552806	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/CARE CREDIT, PO BOX 965036, ORLANDO, FL 32896-5036
517552805	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/CARE CREDIT, 950 FORRER BLVD, KETTERING, OH 45420-1469
517552807	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/JC PENNEY DC, PO BOX 965007, ORLANDO, FL 32896-5007
517552808	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
517552810	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
517552812	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/LOWES DC, PO BOX 965005, ORLANDO, FL 32896-5005
517552813	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
517552814	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
517552815	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/PC RICHARD, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517552817	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/TJX COS DC, PO BOX 965015, ORLANDO, FL 32896-5015
517552819	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/ULTRA JEWELERS, C/O PO BOX 965036, ORLANDO, FL 32896-0001
517552820	+EDI: RMSC.COM Aug 25 2018 03:08:00 SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
517554018	+EDI: RMSC.COM Aug 25 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517552822	+EDI: WTRRN.BANK.COM Aug 25 2018 03:08:00 TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
517552821	EDI: TDBANKNORTH.COM Aug 25 2018 03:08:00 TD BANK N.A., 70 GRAY RD, PORTLAND, ME 04105
517552823	+EDI: CITICORP.COM Aug 25 2018 03:08:00 THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517552825	+EDI: BLUESTEM Aug 25 2018 03:08:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820

TOTAL: 37

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Aug 24, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742  
517552781\* +BARCLAYS BANK DELAWARE, P.O. BOX 8803, WILMINGTON, DE 19899-8803  
517552786\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517552787\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517552788\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517552789\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517552796\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517552798\* +KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
517552809\* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007  
517552811\* +SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005  
517552816\* +SYNCB/PC RICHARD, C/O PO BOX 965036, ORLANDO, FL 32896-0001  
517552818\* +SYNCB/TJX COS DC, PO BOX 965015, ORLANDO, FL 32896-5015  
517552824\* +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,  
lcapasso@formanlaw.com;cforman@iq7technology.com  
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association  
kmcDonald@kmlawgroup.com, bkggroup@kmlawgroup.com  
Russell L. Low on behalf of Joint Debtor Marlo Makeba Tucker rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Trevor R Tucker rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6